

[Date]

[Applicant Name]
[Applicant Address]
[City, State, Zip Code]

Subject: Notice of Adverse Action Regarding Your Application

Dear [Applicant Name],

Thank you for your recent application for [Type of Account/Service]. We regret to inform you that we are unable to approve your request at this time.

Our decision was based in whole or in part on our inability to verify your identity to the extent required by our policies and federal regulations (such as the USA PATRIOT Act). Specifically, the following information could not be adequately verified:

- [Insert specific reason, e.g., Name/SSN mismatch]
- [Insert specific reason, e.g., Invalid Address]
- [Insert specific reason, e.g., Documentation provided was insufficient or expired]

In evaluating your application, we used information obtained from the following consumer reporting agency:

[Consumer Reporting Agency Name]
[Agency Address]
[Agency Phone Number]
[Agency Website]

Please be advised that the consumer reporting agency did not make the decision to take this adverse action and is unable to provide you with the specific reasons why the action was taken.

Under the Fair Credit Reporting Act, you have the right to obtain a free copy of your consumer report from the agency listed above if you request it within 60 days of receiving this notice. You also have the right to dispute the accuracy or completeness of any information in the report by contacting the consumer reporting agency directly.

If you believe there has been an error or if you can provide additional documentation to verify your identity, please contact us at [Company Phone Number].

Sincerely,

[Sender Name/Department]
[Company Name]

Notice: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age; because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.